

Chapter 13
Case No. _

Chapter 13 Plan

Plan Payment:

Or by: ☐ Payroll Deduction

- (C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or ☒ Not Included in Plan if proof provided by Debtor

- | | |
|--|---------------------|
| 4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To: | <u>Monthly Pmt.</u> |
| _____ ongoing payment begins _____ | _____ |
| _____ Approximate arrearage _____ | _____ |
| _____ ongoing payment begins _____ | _____ |
| _____ Approximate arrearage _____ | _____ |

- | 5. Priority Claims: | Amount | Monthly Pmt. |
|---------------------|--------|--------------|
| | Amount | |
| | Amount | |

- | | | |
|--------------------------|--|--------------|
| 6. Home Mortgage Claims: | () Paid Directly by Debtor or (X) Paid by Trustee To: | Monthly Pmt. |
| Mr. Cooper | ongoing payment begins April 2019 | \$1,195.00 |
| | Approximate arrearage \$9,552.00 Interest 0.00% | \$160.00 |
| | ongoing payment begins | |
| | Approximate arrearage Interest | |

- | | | | |
|---|------------------|---------------|---------------|
| 7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: | Collateral Value | Interest Rate | Monthly Pmnt. |
| Royal Furniture (household goods) | \$ 100.00 | 0.00% | lump |

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
City of Memphis (2004 GMC Yukon)	\$ 2,864.00	0.00%	\$38.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral	
Collateral	

10. Special Class Unsecured Claims:	Collateral Value	Interest Rate	Monthly Pmnt.
Dept. Of Education / Nelnet (partial)	\$ 1,000.00	4.00%	\$20.00

11. Student Loan Claims and Other Long Term Claims:

Dept. Of Education / Nelnet	(X) Not Provided For	() General Unsecured Creditor
	() Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____ ;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

	() Assume	() Reject
	() Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date January 22, 2019